

# STATE OF NEW YORK

634--B

2025-2026 Regular Sessions

## IN SENATE

(Prefiled)

January 8, 2025

Introduced by Sen. LIU -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT to amend the insurance law, in relation to requiring certain health insurance policies to provide coverage for diabetes and prediabetes screening

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Subsection (i) of section 3216 of the insurance law is  
2 amended by adding a new paragraph 15-b to read as follows:

3 (15-b) (A) Every policy which provides medical coverage that includes  
4 coverage for physician services in a physician's office and every policy  
5 which provides major medical or similar comprehensive-type coverage  
6 shall include coverage for screening for diabetes and prediabetes pursu-  
7 ant to a national evidence-based practice guideline.

8 (B) A policy subject to this paragraph shall not impose a deductible,  
9 co-insurance, co-payment, or any other cost-sharing requirement on such  
10 coverage provided pursuant to this paragraph.

11 § 2. Subsection (k) of section 3221 of the insurance law is amended by  
12 adding a new paragraph 7-a to read as follows:

13 (7-a) (A) Every group or blanket accident and health insurance policy  
14 issued or issued for delivery in this state which provides medical  
15 coverage that includes coverage for physician services in a physician's  
16 office and every policy which provides major medical or similar compre-  
17 hensive-type coverage shall include coverage for screening for diabetes  
18 and prediabetes pursuant to a national evidence-based practice guide-  
19 line.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets  
[-] is old law to be omitted.

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1 (B) A group or blanket policy subject to this paragraph shall not  
2 impose a deductible, co-insurance, co-payment, or any other cost-sharing  
3 requirement on such coverage provided pursuant to this paragraph.

4 § 3. Subsection (u-1) of section 4303 of the insurance law is renum-  
5 bered subsection (u-2) and a new subsection (u-1) is added to read as  
6 follows:

7 (u-1) (1) A medical expense indemnity corporation or a health service  
8 corporation which provides medical coverage that includes coverage for  
9 physician services in a physician's office and every policy which  
10 provides major medical or similar comprehensive-type coverage shall  
11 include coverage for screening for diabetes and prediabetes pursuant to  
12 a national evidence-based practice guideline.

13 (2) A contract subject to this subsection shall not impose a deduct-  
14 ible, co-insurance, co-payment, or any other cost-sharing requirement on  
15 such coverage provided pursuant to this subsection.

16 § 4. This act shall take effect immediately and shall apply to poli-  
17 cies and contracts issued, renewed, modified, altered or amended on or  
18 after such effective date.